

IN RE:

SUSAN M. BABJAK

Debtor(s)

Ronda J. Winnecour  
Movant  
vs.  
No Respondents.

Case No.:16-20288 TPA

Chapter 13

Related Document No.: 117

ORDER OF COURT

AND NOW, this 26th day of April, 2021, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

  
BY THE COURT:  
Anna M. Rappa  
U.S. BANKRUPTCY JUDGE  
asg

In re:  
Susan M. Babjak  
Debtor

Case No. 16-20288-TPA  
Chapter 13

District/off: 0315-2  
Date Rcvd: Apr 26, 2021

User: dpas  
Form ID: pdf900

Page 1 of 2  
Total Noticed: 21

The following symbols are used throughout this certificate:

**Symbol** **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- # Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 28, 2021:**

Recip ID	Recipient Name and Address
db	+ Susan M. Babjak, 134 Mt. Vernon Avenue, Pittsburgh, PA 15229-1929
sp	+ Berger And Green, 800 Waterfront Drive, Pittsburgh, PA 15222-4755
sp	+ Cynthia C. Berger, 800 Waterfront Drive, Pittsburgh, PA 15222-4755
cr	+ Peoples Natural Gas Company, LLC, Attn: Dawn Lindner, 225 North Shore Drive, Pittsburgh, PA 15212-5860
cr	+ United States of America, Department of Housing an, c/o U.S. Attorney's Office, 700 Grant Street, Suite 4000, Pittsburgh, PA 15219-1956
14213926	ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408
14171776	Educational Credit Management Corp., Lockbox 8890, P.O. Box 16478, Saint Paul, MN 55116-0478
14917762	+ MidFirst Bank, Bankruptcy Payments, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6051
14171777	Peoples, P.O. Box 644760, Pittsburgh, PA 15264-4760
14171778	# West View Authority, Waste Water Department, P.O. Box 97208, Pittsburgh, PA 15229-0208
14171779	+ West View Borough, c/o Cathy Mann, Assistant Treasurer, 441 Perry Highway, Pittsburgh, PA 15229-1818

TOTAL: 11

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14171773	Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 27 2021 01:36:06	CitiMortgage, P.O. Box 689196, Des Moines, IA 50368-9196
14241138	Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 27 2021 01:37:52	CitiMortgage, Inc., P.O. Box 688971, Des Moines, IA, 50368-8971
14232435	+ Email/Text: bankruptcy@sccompanies.com	Apr 27 2021 02:20:00	Country Door, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
14173503	+ Email/Text: sbse.cio.bnc.mail@irs.gov	Apr 27 2021 02:18:00	Department of the Treasury, Internal Revenue Service, 1000 Liberty Avenue, Stop 711 B, Pittsburgh, PA 15222-4107
14171775	Email/Text: kburkley@berNSTeinlaw.com	Apr 27 2021 02:19:00	Duquesne Light, Payment Processing Center, P.O. Box 67, Pittsburgh, PA 15267-0001
14241441	+ Email/Text: kburkley@berNSTeinlaw.com	Apr 27 2021 02:19:00	Duquesne Light Company, c/o Peter J. Ashcroft, Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
14232434	+ Email/Text: bankruptcy@sccompanies.com	Apr 27 2021 02:20:00	Ginny's, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
14228663	+ Email/Text: bankruptcy@sccompanies.com	Apr 27 2021 02:17:00	Massey's, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
14232436	+ Email/Text: bankruptcy@sccompanies.com	Apr 27 2021 02:20:00	Seventh Avenue, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
14174772	+ Email/PDF: OGCRegionIIIBankruptcy@hud.gov	Apr 27 2021 01:39:40	U.S. Department of Housing and Urban Development, 451 7th Street S.W., Washington, DC 20410-0002

TOTAL: 10

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		CitiMortgage, INC.
cr		Duquesne Light Company
cr		Midland Mortgage as servicer for MIDFIRST BANK
cr	*+	MidFirst Bank, Bankruptcy Payments, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6051
14171774	*	Department of the Treasury, Internal Revenue Service, P.O. Box 37004, Hartford, CT 06176-7004
14173504	*+	Internal Revenue Service, P.O. Box 37004, Hartford, CT 06176-7004

TOTAL: 3 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 28, 2021

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 26, 2021 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Midland Mortgage as servicer for MIDFIRST BANK bnicholas@kmllawgroup.com
Brian Nicholas	on behalf of Creditor MidFirst Bank bnicholas@kmllawgroup.com
Jill Locnikar	on behalf of Creditor United States of America Department of Housing and Urban Development jill.locnikar@usdoj.gov, patricia.fitzgerald@usdoj.gov;caseview.ecf@usdoj.gov;kassi.horton@usdoj.gov
Joseph P. Schalk	on behalf of Creditor CitiMortgage INC. jschalk@barley.com, sromig@barley.com
Mario J. Hanyon	on behalf of Creditor CitiMortgage INC. wbefc@brockandscott.com, mario.hanyon@brockandscott.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Peter J. Ashcroft	on behalf of Creditor Duquesne Light Company pashcroft@bersteinlaw.com ckutch@ecf.courtdrive.com;acarr@bersteinlaw.com
Rodney D. Shepherd	on behalf of Debtor Susan M. Babjak rodsheph@cs.com
Ronda J. Winnecour	cmevf@chapter13trusteewdpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com, Equitablebankruptcy@peoples-gas.com

TOTAL: 10